



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name FIRST CITIZENS BANCSHARES, INC.

City/State RALEIGH, NC

Bank Holding Company Information

Federal Reserve District: 5

Consolidated Assets (\$000): 107,672,569

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST CITIZENS BANCSHARES, INC.
4300 SIX FORKS ROAD

RALEIGH, NC 27609

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BHC Name

City/State

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	108,658,879	52,834,825	54,908,294	45,893,796	37,167,724
Net income (\$000)	526,084	300,104	547,459	491,723	457,371
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.49	2.67	33	2.61	2.65	44	2.54	2.60	41	3.03	2.77	69	3.54	3.01	77
+ Non-interest income	2.55	0.96	93	1.19	1.11	59	1.16	1.04	61	1.17	1.21	56	1.43	1.32	65
- Overhead expense	3.07	2.17	90	2.63	2.24	76	2.61	2.17	83	2.91	2.57	72	3.36	2.69	81
- Provision for credit losses	0.93	0.09	97	-0.12	-0.15	48	-0.07	-0.09	50	0.13	0.51	8	0.08	0.15	35
+ Securities gains (losses)	0	0	43	0.09	0.01	96	0.06	0.01	95	0.13	0.02	96	0.02	0.01	83
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.03	1.40	20	1.48	1.79	28	1.28	1.66	19	1.35	1.04	72	1.60	1.56	52
Net operating income	0.97	1.06	39	1.14	1.36	27	1	1.26	22	1.07	0.81	74	1.23	1.19	50
Net income	0.97	1.06	39	1.14	1.35	28	1	1.26	22	1.07	0.82	73	1.23	1.19	50
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.84	3.12	30	2.88	3.14	30	2.81	3.06	29	3.44	3.55	37	4.04	4.41	27
Interest expense	0.23	0.24	54	0.12	0.27	18	0.12	0.25	19	0.22	0.52	10	0.27	1.08	2
Net interest income (tax equivalent)	2.61	2.88	28	2.75	2.85	39	2.70	2.80	37	3.22	3.01	60	3.77	3.33	68
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.91	0.08	95	0.03	0.13	26	0.03	0.11	29	0.07	0.27	24	0.11	0.21	43
Earnings coverage of net loan and lease losses (X)	3.37	-9.51	25	77.39	4.52	86	73.98	39.72	77	30.12	22.91	74	20.77	24.40	61
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.26	1.17	64	0.58	1.39	7	0.55	1.23	9	0.68	1.58	8	0.78	0.83	46
Allowance for loan and lease losses / Total loans and leases	1.25	1.15	65	0.58	1.37	7	0.55	1.20	9	0.68	1.55	8	0.78	0.81	48
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.82	0.41	88	0.70	0.63	63	0.49	0.49	54	0.74	0.71	58	0.58	0.57	53
30-89 days past due loans and leases / Total loans and leases	0.40	0.32	69	0.23	0.27	58	0.21	0.32	40	0.38	0.39	59	0.57	0.43	76
Liquidity and Funding															
Net noncore funding dependence	-1.62	3.09	33	-15.92	-1.82	12	-17.94	-2.33	8	-8.70	3.20	13	-0.70	14.45	12
Net short-term noncore funding dependence	-6.25	-1.79	24	-17.95	-8.21	17	-19.71	-7.71	16	-11.23	-4.76	23	-2.39	3.38	25
Net loans and leases / Total assets	62.15	61.60	48	59.10	59.81	45	55.38	58.67	38	65.44	61.58	57	72.13	63.77	69
Capitalization															
Tier 1 leverage ratio	9.85	9.08	75	7.67	9.11	13	7.59	8.98	16	7.86	9.13	12	8.81	9.76	26
Holding company equity capital / Total assets	9.88	10.04	46	8.11	10.88	11	8.12	10.71	13	8.47	11.16	13	9	12.43	9
Total equity capital (including minority interest) / Total assets	9.88	10.14	44	8.11	11.01	9	8.12	10.82	12	8.47	11.29	12	9	12.57	7
Common equity tier 1 capital / Total risk-weighted assets	11.35	11.90	46	11.14	12.69	25	11.50	12.42	37	10.61	12.38	25	10.86	12.17	28
Net loans and leases / Equity capital (X)	6.29	6.22	49	7.28	5.51	82	6.82	5.53	77	7.73	5.58	85	8.01	5.21	90
Cash dividends / Net income	7.48	34	11	6.16	25.30	15	6.76	28.27	12	6.25	42.30	12	3.88	33.12	9
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	95.15	7.91	98	15.27	9.29	75	16.72	10.50	77	25.44	16.68	77	12.47	9.26	73
Equity capital	137.72	-0.29	98	12.15	9.31	73	12.01	7.46	80	17.93	6.99	86	2.79	10.49	21
Net loans and leases	105.22	11.87	97	0.94	0.79	65	-1.23	3.36	35	13.82	9.07	74	13.33	9.10	75
Noncore funding	196.56	10.50	96	-9.80	-23.76	71	-7.61	-14.79	63	-0.65	-12.18	65	55.07	6.59	90
Parent Company Ratios															
Short-term debt / Equity capital	0.57	0.43	81	0	0.48	41	1.43	0.57	81	0	0.77	38	1.12	1.02	80
Long-term debt / Equity capital	3.27	11.61	33	9.43	11.05	53	7.33	10.95	50	10.14	13.56	55	2.69	13.04	34
Equity investment in subsidiaries / Equity capital	103.08	103.92	52	106.81	103.07	72	105.35	103.22	67	109.35	102.81	84	105.06	103.22	60
Cash from ops + noncash items + op expense / Op expense + dividends	55.26	116.54	29	292.76	130.64	90	264.93	154.48	86	381.45	147.24	95	422.97	190.27	91

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,190,457	637,930	1,277,491	1,308,803	1,184,270	86.61	166.42
Income from lease financing receivables.....	86,085	9,381	17,322	23,917	33,036	817.65	454.17
Fully taxable income on loans and leases.....	1,276,494	647,241	1,294,734	1,332,488	1,216,986	97.22	176.33
Tax-exempt income on loans and leases.....	48	70	79	232	320	-31.43	-88.57
Estimated tax benefit on income on loans and leases.....	57	1,261	2,374	1,865	3,560	-95.48	-97.38
Income on loans and leases (tax equivalent).....	1,276,599	648,572	1,297,187	1,334,585	1,220,866	96.83	174.81
Investment interest income (tax equivalent).....	171,185	66,277	145,193	144,999	159,544	158.29	184.56
Interest on balances due from depository institutions.....	20,133	3,560	11,004	7,038	27,172	465.53	85.08
Interest income on other earning assets.....	2,107	1,226	2,425	0	0	71.86	105250.00
Total interest income (tax equivalent).....	1,470,024	719,635	1,455,809	1,486,622	1,407,582	104.27	174.48
Interest on time deposits of \$250K or more.....	2,508	1,923	3,872	8,360	9,752	30.42	174.10
Interest on time deposits < \$250K.....	16,235	6,732	12,710	28,641	35,469	141.16	402.79
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	62,606	8,680	16,657	29,635	31,034	621.27	1315.14
Interest on other borrowings and trading liabilities.....	21,204	6,975	13,851	17,290	14,745	204.00	67.51
Interest on subordinated debt and mandatory convertible securities.....	15,920	6,793	13,586	11,931	1,642	134.36	7103.62
Total interest expense.....	118,473	31,103	60,676	95,857	92,642	280.91	452.40
Net interest income (tax equivalent).....	1,351,551	688,532	1,395,133	1,390,765	1,314,940	96.29	162.88
Non-interest income.....	1,388,068	313,105	639,629	535,826	532,245	343.32	276.19
Adjusted operating income (tax equivalent).....	2,739,619	1,001,637	2,034,762	1,926,591	1,847,185	173.51	210.22
Overhead expense.....	1,668,494	695,449	1,435,761	1,337,409	1,247,865	139.92	205.15
Provision for credit losses.....	506,394	-32,288	-37,834	58,352	31,441		2363.60
Securities gains (losses).....	0	25,037	33,119	60,253	7,115	-100.00	-100.00
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	561,655	391,178	704,035	620,478	595,619	43.58	76.00
Applicable income taxes.....	35,514	89,813	154,202	126,159	134,677	-60.46	-69.03
Tax equivalent adjustments.....	57	1,261	2,374	2,596	3,571	-95.48	-97.38
Applicable income taxes (tax equivalent).....	35,571	91,074	156,576	128,755	138,248	-60.94	-69.55
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	526,084	300,104	547,459	491,723	457,371	75.30	160.08
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	526,084	300,104	547,459	491,723	457,371	75.30	160.08
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	526,084	300,104	547,459	491,723	457,371	75.30	160.08
Investment securities income (tax equivalent).....	171,185	66,277	145,193	144,999	159,544	158.29	184.56
US Treasury and agency securities (excluding mortgage-backed securities).....	27,279	3,958	8,721	11,278	35,491	589.21	207.23
Mortgage-backed securities.....	126,081	45,880	103,533	108,605	114,819	174.81	156.90
All other securities.....	17,825	16,439	32,939	25,116	9,234	8.43	710.23
Cash dividends declared.....	39,353	18,499	36,999	30,750	17,725	112.73	446.11
Common.....	15,031	9,227	18,455	16,688	17,725	62.90	108.59
Preferred.....	24,322	9,272	18,544	14,062	0	162.32	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.71	2.90	33	2.72	2.92	33	2.65	2.85	32	3.24	3.27	48	3.79	4	32
Less: Interest expense	0.22	0.22	57	0.12	0.25	18	0.11	0.23	19	0.21	0.48	12	0.25	0.98	3
Equals: Net interest income (tax equivalent)	2.49	2.67	33	2.61	2.65	44	2.54	2.60	41	3.03	2.77	69	3.54	3.01	77
Plus: Non-interest income	2.55	0.96	93	1.19	1.11	59	1.16	1.04	61	1.17	1.21	56	1.43	1.32	65
Equals: adjusted operating income (tax equivalent)	5.04	3.67	90	3.79	3.82	55	3.71	3.70	55	4.20	4.04	63	4.97	4.41	79
Less: Overhead expense	3.07	2.17	90	2.63	2.24	76	2.61	2.17	83	2.91	2.57	72	3.36	2.69	81
Less: Provision for credit losses	0.93	0.09	97	-0.12	-0.15	48	-0.07	-0.09	50	0.13	0.51	8	0.08	0.15	35
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0.09	0.01	96	0.06	0.01	95	0.13	0.02	96	0.02	0.01	83
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.03	1.40	20	1.48	1.79	28	1.28	1.66	19	1.35	1.04	72	1.60	1.56	52
Less: Applicable income taxes (tax equivalent)	0.07	0.33	1	0.34	0.41	30	0.29	0.38	20	0.28	0.23	63	0.37	0.36	50
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.97	1.06	39	1.14	1.36	27	1	1.26	22	1.07	0.81	74	1.23	1.19	50
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.97	1.06	39	1.14	1.35	28	1	1.26	22	1.07	0.82	73	1.23	1.19	50
Memo: Net income (last four quarters)	0.93	1.12	25	1.14	1.25	42	1	1.26	22	1.07	0.82	73	1.23	1.19	50
Net income—BHC and noncontrolling (minority) interest	0.97	1.07	37	1.14	1.37	27	1	1.27	20	1.07	0.83	73	1.23	1.20	50
Margin Analysis															
Average earning assets / Average assets	95.17	92.97	77	94.73	93.15	68	94.25	93.08	65	94.18	92.32	72	93.82	91.05	79
Average interest-bearing funds / Average assets	51.54	60.12	15	53.87	62.32	15	53.76	61.99	17	54.49	64.06	12	55.76	65.57	14
Interest income (tax equivalent) / Average earning assets	2.84	3.12	30	2.88	3.14	30	2.81	3.06	29	3.44	3.55	37	4.04	4.41	27
Interest expense / Average earning assets	0.23	0.24	54	0.12	0.27	18	0.12	0.25	19	0.22	0.52	10	0.27	1.08	2
Net interest income (tax equivalent) / Average earning assets	2.61	2.88	28	2.75	2.85	39	2.70	2.80	37	3.22	3.01	60	3.77	3.33	68
Yield or Cost															
Total loans and leases (tax equivalent)	3.91	4.01	46	3.92	4.05	42	3.95	4.01	45	4.22	4.27	50	4.58	5.09	20
Interest-bearing bank balances	0.49	0.42	76	0.11	0.11	49	0.14	0.14	58	0.28	0.27	58	2.27	2.04	65
Federal funds sold and reverse repos		0.58			0.26			0.25		0	0.68	7		2.44	
Trading assets		0.52			0.42			0.45			0.60			0.99	
Total earning assets	2.84	3.09	30	2.87	3.11	31	2.81	3.04	30	3.43	3.51	40	4.03	4.36	29
Investment securities (tax equivalent)															
US Treasury and agency securities (excluding mortgage-backed securities)	1.74	1.85	44	1.32	1.80	17	1.38	1.77	21	1.62	2.25	10	2.31	2.76	14
Mortgage-backed securities	1.29	1.22	58	3.06	1.28	94	1.17	1.14	50	1.41	1.75	33	3.45	2.32	89
All other securities	1.72	1.78	46	0.96	1.56	6	1.06	1.57	7	1.36	2.05	3	2.04	2.61	3
	4.07	2.82	86	5.56	2.91	92	5.57	2.81	92	5.56	3.24	93	4.82	4.06	79
Interest-bearing deposits															
Time deposits of \$250K or more	0.25	0.20	67	0.13	0.24	27	0.12	0.21	29	0.29	0.53	19	0.39	1.10	7
Time deposits < \$250K	0.43	0.50	43	0.63	0.76	40	0.64	0.66	50	1.12	1.42	24	1.42	1.96	14
Other domestic deposits	0.59	0.44	74	0.63	0.72	45	0.62	0.62	55	1.10	1.36	23	1.35	1.82	20
Foreign deposits	0.27	0.17	78	0.07	0.17	22	0.07	0.15	22	0.15	0.36	13	0.19	0.93	1
		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos															
Other borrowed funds and trading liabilities	0.16	0.36	29	0.21	0.19	75	0.20	0.17	75	0.25	0.62	19	0.38	1.86	13
All interest-bearing funds	1.77	1.24	76	1.28	1.31	49	1.29	1.27	51	1.46	1.50	50	2.73	2.38	68
	0.42	0.36	72	0.22	0.40	20	0.21	0.37	22	0.38	0.74	12	0.45	1.49	3

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	1,388,068	313,105	639,629	535,826	532,245
Fiduciary activities income	32,921	30,416	62,188	51,379	49,074
Service charges on deposit accounts - domestic	60,034	43,419	94,756	87,662	105,191
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	41,745	35,567	70,922	54,636	53,112
Insurance activities revenue	23,829	8,687	17,401	16,512	14,429
Venture capital revenue	0	0	0	0	0
Net servicing fees	5,130	2,050	4,541	-2,225	3,538
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	23,633	23,265	34,605	25,633	11,492
Other non-interest income	1,200,776	169,701	355,216	302,229	295,409
Total overhead expenses	1,668,494	695,449	1,435,761	1,337,409	1,247,865
Personnel expense	823,634	372,496	758,853	722,264	671,613
Net occupancy expense	133,875	80,841	163,452	167,742	160,750
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	11,914	6,411	11,860	15,391	16,881
Other operating expenses	699,071	235,701	501,596	432,012	398,621
Fee income on mutual funds and annuities	23,145	20,153	38,355	33,328	32,750
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	10,475	6,654	6,707	6,600	6,999
Average personnel expense per employee	78.63	55.98	113.14	109.43	95.96
Average assets per employee	10,373.16	7,940.31	8,186.71	6,953.61	5,310.43

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.67	2.35	48	6.44	2.15	90	6	2.17	87	6.22	2.02	87	6.15	2.72	81
Overhead expenses / Net Interest Income + non-interest income	60.90	59.40	55	69.52	59.03	85	70.64	59.28	90	69.51	62.28	79	67.69	61.29	76
Percent of Average Assets															
Total overhead expense	3.07	2.17	90	2.63	2.24	76	2.61	2.17	83	2.91	2.57	72	3.36	2.69	81
Personnel expense	1.52	1.20	82	1.41	1.25	68	1.38	1.21	71	1.57	1.30	78	1.81	1.41	83
Net occupancy expense	0.25	0.22	63	0.31	0.24	77	0.30	0.23	77	0.37	0.26	86	0.43	0.28	92
Other operating expenses	1.31	0.72	90	0.92	0.73	80	0.94	0.72	83	0.97	0.94	69	1.12	0.97	73
Overhead less non-interest income	0.52	1.19	9	1.45	1.10	81	1.45	1.10	81	1.75	1.25	81	1.93	1.32	86
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	60.90	58.92	57	69.43	58.45	87	70.56	58.83	90	69.42	61.82	80	67.55	60.64	76
Personnel expense	30.06	32.65	32	37.19	33.10	69	37.29	32.93	70	37.49	32.36	81	36.36	32.39	73
Net occupancy expense	4.89	6.14	29	8.07	6.33	78	8.03	6.23	79	8.71	6.58	81	8.70	6.52	85
Other operating expenses	25.95	19.36	87	24.17	18.60	83	25.23	19.18	88	23.22	22.28	70	22.49	21.20	69
Total non-interest income	50.67	25.40	90	31.26	28.18	62	31.44	27.67	63	27.81	28.83	55	28.81	29.23	60
Fiduciary activities income	1.20	2.23	45	3.04	2.24	66	3.06	2.20	67	2.67	2.09	65	2.66	1.97	67
Service charges on domestic deposit accounts	2.19	3.45	32	4.33	3.19	72	4.66	3.27	74	4.55	3.27	73	5.69	3.88	72
Trading revenue	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	1.52	2.25	51	3.55	2.52	75	3.49	2.58	75	2.84	2.46	71	2.88	3.54	68
Insurance activities revenue	0.87	0.36	81	0.87	0.37	81	0.86	0.36	81	0.86	0.41	79	0.78	0.47	77
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.19	1.38	42	0.20	0.55	52	0.22	0.60	49	-0.12	0.01	22	0.19	0.28	58
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.86	1.51	48	2.32	3.83	45	1.70	3.30	41	1.33	3.92	41	0.62	1.86	30
Other non-interest income	43.83	9.09	97	16.94	9.26	85	17.46	9.27	86	15.69	9.65	82	15.99	10.04	81
Overhead less non-interest income	10.24	32.73	8	38.17	29.94	72	39.13	30.52	75	41.61	31.93	75	38.74	31.06	71
Applicable income taxes / Pretax net operating income (tax equivalent)	6.32	21.22	2	22.96	21.54	65	21.90	21.18	57	20.33	18.63	57	22.61	20.56	66
Applicable income tax + TE / Pretax net operating income + TE	6.33	23.38	2	23.28	23.10	54	22.24	22.67	41	20.75	21.18	39	23.21	23.23	52

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	40,101,021	24,139,573	24,383,140	23,683,019	22,445,262	66.12	127.27
Commercial and industrial loans	18,954,321	5,742,175	4,960,965	6,164,892	3,461,899	230.09	756.84
Loans to individuals	1,924,278	1,888,994	1,879,398	1,808,774	1,781,140	1.87	30.26
Loans to depository institutions and acceptances of other banks	4,918	0	0	0	0		
Agricultural loans	270,328	182,239	206,541	237,938	208,915	48.34	89.72
Other loans and leases	6,514,887	844,439	1,040,219	1,022,189	1,052,149	671.50	320.39
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	67,769,753	32,797,420	32,470,263	32,916,812	28,949,365	106.63	194.32
Less: Allowance for loan and lease losses	850,308	189,094	178,493	224,314	225,141	349.67	271.64
Net loans and leases	66,919,445	32,608,326	32,291,770	32,692,498	28,724,224	105.22	193.54
Debt securities that reprice or mature in over 1 year	18,179,223	9,852,032	12,229,088	8,537,338	5,898,188	84.52	206.57
Mutual funds and equity securities	93,892	118,540	97,528	91,680	82,333	-20.79	-11.30
Subtotal	85,192,560	42,578,898	44,618,386	41,321,516	34,704,745	100.08	195.47
Interest-bearing bank balances	6,478,821	7,873,389	9,116,668	4,349,592	1,138,840	-17.71	124.74
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	859,596	921,648	781,784	1,291,631	1,161,486	-6.73	53.30
Trading assets	0	0	0	0	0		
Total earning assets	92,530,978	51,373,935	54,516,838	46,962,739	37,005,071	80.11	186.68
Non-interest-bearing cash and due from depository institutions	583,091	395,364	337,814	362,048	376,719	47.48	4.73
Premises, fixed assets, and leases	1,634,076	1,223,824	1,220,434	1,182,283	1,164,052	33.52	44.61
Other real estate owned	45,172	43,685	39,328	50,890	46,591	3.40	-25.68
Investment in unconsolidated subsidiaries	105,693	3,976	3,976	3,976	3,976	2558.27	2286.39
Intangible and other assets	12,773,559	2,134,534	2,189,750	1,395,744	1,228,087	498.42	1623.00
Total assets	107,672,569	55,175,318	58,308,140	49,957,680	39,824,496	95.15	209.67
Quarterly average assets	108,172,213	54,348,453	58,096,551	49,448,146	38,318,696	99.03	215.72
Average loans and leases (YTD)	65,352,962	33,126,353	32,862,082	31,598,361	26,649,692	97.28	193.54
Memoranda							
Loans held-for-sale	34,770	107,768	98,741	124,837	67,869	-67.74	-77.50
Loans not held-for-sale	67,734,983	32,689,652	32,371,522	32,791,975	28,881,496	107.21	196.15
Real estate loans secured by 1-4 family	13,965,966	7,825,318	7,725,394	7,955,833	7,970,076	78.47	113.07
Commercial real estate loans	25,890,639	16,071,741	16,412,178	15,486,328	14,265,213	61.09	136.75
Construction and land development	3,171,906	1,571,432	1,517,899	1,347,068	1,391,636	101.85	224.60
Multifamily	2,197,791	277,802	293,403	315,939	348,071	691.14	852.42
Nonfarm nonresidential	20,520,942	14,222,507	14,600,876	13,823,321	12,525,506	44.28	110.95
Real estate loans secured by farmland	244,416	242,514	245,568	240,858	209,973	0.78	58.72
Total investment securities	19,132,712	10,892,220	13,108,400	9,920,649	7,142,007	75.65	190.04
U.S. Treasury securities	2,374,748	0	2,004,970	499,933	409,999		46.94
US agency securities (excluding mortgage-backed securities)	1,733,477	252,936	221,987	279,083	269,899	585.34	3273.77
Municipal securities	0	0	0	0	118,227		
Mortgage-backed securities	14,065,784	9,898,897	10,175,380	8,446,674	6,059,983	42.09	195.44
Asset-backed securities	0	0	0	0	0		
Other debt securities	864,811	621,847	608,535	603,279	201,566	39.07	1291.85
Mutual funds and equity securities	93,892	118,540	97,528	91,680	82,333	-20.79	-11.30
Available-for-sale securities	9,209,598	7,381,083	9,203,427	7,014,243	7,059,674	24.77	39.61
U.S. Treasury securities	1,902,977	0	2,004,970	499,933	409,999		17.75
US agency securities (excluding mortgage-backed securities)	189,712	252,936	221,987	279,083	269,899	-25.00	269.23
Municipal securities	0	0	0	0	118,227		
Mortgage-backed securities	6,546,376	6,506,300	6,367,935	5,631,948	6,059,983	0.62	37.50
Asset-backed securities	0	0	0	0	0		
Other debt securities	570,533	621,847	608,535	603,279	201,566	-8.25	818.23
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-1,020,209	-17,519	-49,803	21,517			
Available-for-sale securities appreciation (depreciation)	-646,619	45,338	-11,792	102,278	7,522		
Structured notes, fair value	0	31,821	0	31,100	4,750	-100.00	
Pledged securities	5,310,034	5,424,377	5,742,926	4,544,331	3,842,619	-2.11	12.65

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	26,577,528	20,974,111	21,404,808	18,014,029	12,926,796	26.72	137.82
NOW, ATS and transaction accounts	7,625,315	3,862,627	4,390,240	4,043,074	4,463,950	97.41	93.31
Time deposits less brokered deposits < \$250K	5,832,094	2,036,181	1,900,409	2,232,028	2,945,556	186.42	166.99
MMDA and other savings accounts	46,743,459	20,949,458	23,129,006	18,484,657	13,202,135	123.12	301.75
Other non-interest-bearing deposits		0	0	0	0		
Core deposits	86,778,396	47,822,377	50,824,463	42,773,788	33,538,437	81.46	199.86
Time deposits of \$250K or more	1,366,333	583,029	579,521	652,912	820,218	134.35	171.12
Foreign deposits	189	0	0	0	0		
Federal funds purchased and repos	645,766	692,604	589,101	641,487	442,956	-6.76	-5.66
Secured federal funds purchased	0	0	0	0	0		
Commercial paper		0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	65,993	11,500	82,734	10,000	357,273	473.85	-22.42
Other borrowings w/remaining maturity over 1 year	2,691,319	715,698	634,080	733,645	363,230	276.04	252.79
Brokered deposits < \$250K	1,185,468	5,190	2,110	4,909	72,581	22741.39	9191.23
Noncore funding	5,955,068	2,008,021	1,887,546	2,042,953	2,056,258	196.56	190.61
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	1,055,408	497,290	477,564	504,518	163,412	112.23	699.21
Other liabilities	3,242,235	371,140	381,326	407,153	480,205	773.59	692.36
Total liabilities	97,031,107	50,698,828	53,570,899	45,728,412	36,238,312	91.39	207.74
Equity Capital							
Perpetual preferred stock (including surplus)	880,849	339,937	339,937	339,937	0	159.12	
Common stock	16,002	9,816	9,816	9,816	10,629	63.02	33.24
Common surplus	5,345,541	0	0	0	44,081		711.26
Retained earnings	4,864,534	4,148,857	4,377,712	3,867,252	3,658,197	17.25	82.07
Accumulated other comprehensive income	-465,464	-22,120	9,776	12,263	-126,723		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	10,641,462	4,476,490	4,737,241	4,229,268	3,586,184	137.72	228.46
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	10,641,462	4,476,490	4,737,241	4,229,268	3,586,184	137.72	228.46
Total liabilities and capital	107,672,569	55,175,318	58,308,140	49,957,680	39,824,496	95.15	209.67
Memoranda							
Non-interest-bearing deposits	26,577,717	20,974,111	21,404,808	18,014,029	12,926,796	26.72	137.82
Interest-bearing deposits	62,752,669	27,436,485	30,001,286	25,417,580	21,504,440	128.72	243.27
Total deposits	89,330,386	48,410,596	51,406,094	43,431,609	34,431,236	84.53	203.26
Long-term debt that reprices within 1 year	1,666,459	74,975	67,825	82,125	96,425	2122.69	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,737,241	4,229,268	4,229,268	3,586,184	3,488,954		
Accounting restatements	0	0	0	36,943	0		
Net income	526,084	300,104	547,459	491,723	457,371		
Net sale of new perpetual preferred stock	0	0	0	339,937	0		
Net sale of new common stock	-7,739	0	0	-333,755	-450,880		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	5,900,470	0	0	0	0		
Less: Dividends declared	39,353	18,499	36,999	30,750	17,725		
Change in other comprehensive income	-475,241	-34,383	-2,487	138,986	108,464		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	10,641,462	4,476,490	4,737,241	4,229,268	3,586,184		

BHC Name

City/State

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	37.24	38.78	42	43.75	36.32	68	41.82	36.25	61	47.41	36.22	74	56.36	37.78	83
Commercial and industrial loans	17.60	11.05	81	10.41	12.25	43	8.51	10.76	42	12.34	13.52	44	8.69	12.02	34
Loans to individuals	1.79	3.52	54	3.42	3.48	64	3.22	3.36	64	3.62	3.40	63	4.47	4.20	63
Loans to depository institutions and acceptances of other banks	0	0.02	74	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.25	0.19	71	0.33	0.21	75	0.35	0.18	78	0.48	0.19	81	0.52	0.24	80
Other loans and leases	6.05	4.45	68	1.53	4.22	27	1.78	4.47	28	2.05	4.63	27	2.64	5.01	36
Net loans and leases	62.15	61.60	48	59.10	59.81	45	55.38	58.67	38	65.44	61.58	57	72.13	63.77	69
Debt securities over 1 year	16.88	19.46	42	17.86	17.61	54	20.97	19.46	59	17.09	15.55	59	14.81	14.60	53
Mutual funds and equity securities	0.09	0.05	72	0.21	0.06	89	0.17	0.06	85	0.18	0.05	86	0.21	0.06	88
Subtotal	79.12	82.34	21	77.17	78.32	33	76.52	79.22	32	82.71	78.16	63	87.14	79.65	73
Interest-bearing bank balances	6.02	4.59	71	14.27	9.11	81	15.64	8.50	83	8.71	7.51	62	2.86	3.06	57
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.80	1.68	38	1.67	1.53	65	1.34	1.56	59	2.59	1.68	77	2.92	1.91	75
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	85.94	90.95	4	93.11	91.43	69	93.50	91.77	71	94	91.05	86	92.92	89.53	82
Non-interest cash and due from depository institutions	0.54	1.01	14	0.72	1.01	28	0.58	0.82	27	0.72	1.07	24	0.95	1.14	34
Other real estate owned	0.04	0.01	87	0.08	0.02	90	0.07	0.01	93	0.10	0.02	92	0.12	0.03	92
All other assets	13.52	7.97	96	6.17	7.50	34	5.92	7.35	30	5.27	7.82	20	6.13	9.27	17
Memoranda															
Short-term investments	6.82	7.68	55	15.94	12.01	76	16.98	11.47	76	11.29	11.17	58	5.78	7.63	54
U.S. Treasury securities	2.21	1.96	69	0	1.08	12	3.44	1.47	80	1	0.84	75	1.03	1.03	64
US agency securities (excluding mortgage-backed securities)	1.61	0.84	75	0.46	0.77	55	0.38	0.82	52	0.56	0.63	62	0.68	0.54	65
Municipal securities	0	1.75	7	0	1.72	7	0	1.73	6	0	1.69	8	0.30	1.34	34
Mortgage-backed securities	13.06	13.68	49	17.94	12.97	74	17.45	14.14	67	16.91	11.75	75	15.22	11.44	73
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.80	0.52	68	1.13	0.52	77	1.04	0.53	76	1.21	0.42	82	0.51	0.39	70
Loans held-for-sale	0.03	0.35	34	0.20	0.42	49	0.17	0.55	49	0.25	0.52	41	0.17	0.39	45
Loans held for investment	62.91	61.41	49	59.25	59.85	41	55.52	58.06	38	65.64	61.72	55	72.52	63.50	74
Real estate loans secured by 1-4 family	12.97	12.26	57	14.18	11.69	62	13.25	11.46	62	15.93	11.91	66	20.01	13.29	75
Revolving	1.76	1.49	60	3.47	1.45	90	3.12	1.42	85	4.18	1.66	93	5.98	2.07	95
Closed-end, secured by first liens	11.07	10.40	58	10.47	9.84	59	9.91	9.67	58	11.42	9.81	60	13.45	10.69	69
Closed-end, secured by junior liens	0.14	0.18	62	0.24	0.20	75	0.22	0.17	76	0.33	0.22	78	0.58	0.28	84
Commercial real estate loans	24.05	24.34	48	29.13	22.48	65	28.15	22.69	64	31	22.22	68	35.82	22.23	80
Construction and land development	2.95	3.75	45	2.85	3.35	46	2.60	3.34	45	2.70	3.40	46	3.49	3.44	57
Multifamily	2.04	3.69	41	0.50	3.31	12	0.50	3.57	14	0.63	3.12	17	0.87	3.01	23
Nonfarm nonresidential	19.06	15.50	63	25.78	14.81	87	25.04	14.57	84	27.67	14.72	89	31.45	14.69	95
Real estate loans secured by farmland	0.23	0.35	63	0.44	0.34	70	0.42	0.30	69	0.48	0.33	72	0.53	0.36	73

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	59.17	62.08	36	73.60	59.66	74	75.09	61.05	69	71.95	57.15	76	77.53	57.46	80
Real estate loans secured by 1-4 family	20.61	20.31	50	23.86	19.82	62	23.79	19.86	64	24.17	19.43	64	27.53	20.75	71
Revolving	2.79	2.40	58	5.83	2.42	91	5.60	2.43	90	6.34	2.64	93	8.23	3.15	95
Closed-end	17.82	17.67	54	18.02	17.22	57	18.19	17.24	59	17.83	16.59	57	19.31	17.39	62
Commercial real estate loans	38.20	38.23	44	49	36.54	73	50.55	37.86	69	47.05	34.63	72	49.28	33.52	78
Construction and land development	4.68	5.97	45	4.79	5.50	48	4.67	5.65	48	4.09	5.26	46	4.81	5.09	55
1-4 family	0.57	1.34	45	0.83	1.11	56	0.86	1.18	57	0.77	0.93	53	0.90	0.94	60
Other	4.11	4.56	48	3.96	4.33	47	3.81	4.40	47	3.33	4.19	45	3.91	4.02	55
Multifamily	3.24	5.72	37	0.85	5.34	9	0.90	5.78	9	0.96	4.96	13	1.20	4.69	16
Nonfarm nonresidential	30.28	24.64	62	43.36	24.14	93	44.97	24.56	93	41.99	22.93	94	43.27	22.15	95
Owner-occupied	18.18	8.28	90	31.48	8.14	99	32.84	8.29	99	30.34	7.68	99	31.47	7.72	99
Other	12.10	16.13	33	11.88	15.71	32	12.13	15.94	35	11.66	14.95	34	11.80	14.34	41
Real estate loans secured by farmland	0.36	0.59	63	0.74	0.59	69	0.76	0.54	69	0.73	0.54	72	0.73	0.55	72
Loans to depository institutions and acceptances of other banks	0.01	0.05	72	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	27.97	18.46	81	17.51	20.98	43	15.28	18.86	46	18.73	22.17	38	11.96	19.53	25
Loans to individuals	2.84	6.27	52	5.76	6.28	62	5.79	6.24	63	5.49	6.13	62	6.15	7.13	61
Credit card loans	0.41	0.53	72	0.84	0.51	79	0.87	0.53	80	0.89	0.65	77	1.14	0.81	76
Agricultural loans	0.40	0.32	72	0.56	0.37	76	0.64	0.34	78	0.72	0.32	80	0.72	0.37	79
Other loans and leases	9.61	8.30	66	2.57	8.03	28	3.20	8.75	27	3.11	9.09	29	3.63	9.85	34
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	350.07	407.54	35	557.17	383.17	83	534.84	391.81	79	580.41	381.27	86	628.82	391.26	90
Real estate loans secured by 1-4 family	121.92	130.40	49	180.62	124.52	76	169.46	126.06	74	194.98	125.03	79	223.29	138.18	79
Revolving	16.52	15.55	57	44.17	15.53	94	39.89	15.44	93	51.15	17.42	95	66.71	21.26	95
Closed-end	105.40	113.22	50	136.45	107.53	67	129.57	108.85	69	143.83	106.14	69	156.57	115.20	74
Commercial real estate loans	226.01	254.23	40	370.96	238.21	83	360	245.88	79	379.53	234.65	84	399.65	229.44	88
Construction and land development	27.69	38.88	43	36.27	35.52	54	33.29	35.95	50	33.01	35.62	52	38.99	34.95	58
1-4 family	3.40	8.60	45	6.26	7.06	58	6.14	7.42	56	6.18	6.34	57	7.31	6.61	61
Other	24.29	29.76	44	30.01	28.07	54	27.15	28.11	50	26.84	28.16	51	31.68	27.32	59
Multifamily	19.19	39.14	37	6.41	34.78	14	6.44	38.66	13	7.74	32.74	17	9.75	31.04	25
Nonfarm nonresidential	179.14	162.28	56	328.27	157.17	94	320.27	158.05	90	338.77	155.06	95	350.91	152.10	95
Owner-occupied	107.58	54.20	87	238.31	52.65	99	233.88	52.99	99	244.73	52.37	99	255.21	53.07	99
Other	71.56	106.54	31	89.96	102.08	41	86.39	102.54	38	94.04	100.54	45	95.70	97.41	49
Real estate loans secured by farmland	2.13	3.62	62	5.60	3.59	72	5.39	3.22	73	5.90	3.44	75	5.88	3.60	75
Loans to depository institutions and acceptances of other banks	0.04	0.27	72	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	165.46	115.10	75	132.54	127.07	60	108.82	114.45	54	151.09	139.91	56	96.99	122.02	41
Loans to individuals	16.80	35.52	52	43.60	35.29	69	41.22	34.55	67	44.33	37.47	66	49.90	43.51	63
Credit card loans	2.44	2.76	72	6.34	2.61	83	6.22	2.77	82	7.17	3.30	81	9.22	4.34	79
Agricultural loans	2.36	1.81	71	4.21	2.01	80	4.53	1.86	81	5.83	1.88	83	5.85	2.18	82
Other loans and leases	56.87	50.19	67	19.49	46.75	29	22.82	51.06	31	25.05	49.54	32	29.48	52.44	37
Supplemental															
Non-owner occupied CRE loans / Gross loans	21.04	30.64	32	19.15	28.84	25	19.30	30.07	26	16.71	27.32	24	17.81	26.45	32
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	124.44	203.71	29	144.97	187.37	34	137.48	195.33	33	134.80	183.76	34	144.44	178.57	39
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	232.02	261.50	41	383.28	244.59	84	371.36	252.85	78	379.53	240.85	84	399.65	236.10	88

BHC Name

City/State

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	6.82	7.68	55	15.94	12.01	76	16.98	11.47	76	11.29	11.17	58	5.78	7.63	54
Liquid assets	23.44	25.39	48	33.39	28.17	66	37.48	29.03	74	27.90	26.22	60	20.73	22.44	54
Investment securities	17.77	21.68	39	19.74	19.64	55	22.48	21.63	57	19.86	17.85	60	17.93	16.99	57
Net loans and leases	62.15	61.60	48	59.10	59.81	45	55.38	58.67	38	65.44	61.58	57	72.13	63.77	69
Net loans, leases and standby letters of credit	64.26	62.44	50	59.34	60.62	44	55.58	59.49	37	65.69	62.48	54	72.36	64.84	68
Core deposits	80.59	75.64	60	86.67	74.75	96	87.17	75.71	97	85.62	70.67	98	84.22	63.09	98
Noncore funding	5.53	10.86	36	3.64	10.89	20	3.24	10.30	18	4.09	14.13	13	5.16	19.36	10
Time deposits of \$250K or more	1.27	1.54	52	1.06	1.81	34	0.99	1.58	36	1.31	2.11	35	2.06	2.94	38
Foreign deposits	0	0.34	78	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.60	1.20	51	1.26	1.20	66	1.01	1.23	61	1.28	1.47	62	1.11	1.94	53
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.60	0.50	63	1.26	0.52	76	1.01	0.54	71	1.28	0.54	75	1.11	0.48	66
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.06	1.63	29	0.02	0.99	34	0.14	1	43	0.02	1.24	24	0.90	3.01	29
Earning assets that reprice within 1 year	37.19	36.16	53	42.89	38.93	59	34.32	37.37	45	42.76	39.38	55	34.30	39.29	32
Interest-bearing liabilities that reprice within 1 year	5.60	6.49	57	3.76	7.04	29	3.36	6.39	31	4.26	8.20	27	7.40	10.19	34
Long-term debt that reprices within 1 year	1.55	0.28	88	0.14	0.26	68	0.12	0.26	68	0.16	0.47	63	0.24	0.96	57
Net assets that reprice within 1 year	30.05	28.22	51	38.99	30.25	71	30.84	29.65	51	38.34	29.11	69	26.66	26.63	45
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-1.62	3.09	33	-15.92	-1.82	12	-17.94	-2.33	8	-8.70	3.20	13	-0.70	14.45	12
Net short-term noncore funding dependence	-6.25	-1.79	24	-17.95	-8.21	17	-19.71	-7.71	16	-11.23	-4.76	23	-2.39	3.38	25
Short-term investment / Short-term noncore funding	364.46	166.36	83	768.46	284.81	89	902.46	273.46	93	567	184.19	94	156.55	77.77	79
Liquid assets - short-term noncore funding / Nonliquid assets	28.17	28.61	56	47	34.02	71	56.95	36.68	77	35.93	28.18	69	21.50	16.97	70
Net loans and leases / Total deposits	74.91	76.80	46	67.36	74.66	31	62.82	72.79	28	75.27	79.43	36	83.42	90.31	31
Net loans and leases / Core deposits	77.12	82.80	42	68.19	81.17	26	63.54	78.25	22	76.43	88.34	26	85.65	103.93	22
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-9.62	-6.37	30	-0.42	0.84	9	-1.14	0.12	13	0.56	1.57	37		0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-6.10	-13.54	75	1.09	1.94	36	-0.27	-0.25	47	2.65	4.31	25	0.22	1.36	22
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29		0.02	0.01	75		-0.02		0.01	0.02	63	0	0	20
Percent of Investment Securities															
Held-to-maturity securities	51.37	23.58	84	31.15	13.42	78	29.05	14.28	75	28.37	11.38	78	0	12.67	14
Available-for-sale securities	48.14	74.56	15	67.76	84.66	21	70.21	83.77	25	70.70	87.23	19	98.85	85.40	71
U.S. Treasury securities	12.41	9.26	72	0	5.52	12	15.30	6.70	81	5.04	4.72	72	5.74	6.15	67
US agency securities (excluding mortgage-backed securities)	9.06	4.02	77	2.32	4.50	54	1.69	4.12	48	2.81	4.01	60	3.78	3.49	65
Municipal securities	0	8	7	0	8.87	7	0	8.22	6	0	9.83	7	1.66	7.75	32
Mortgage-backed securities	73.52	63.23	65	90.88	66.59	87	77.62	66.54	62	85.14	66.64	74	84.85	67.43	75
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	4.52	3.01	71	5.71	3.17	76	4.64	3.08	72	6.08	3.01	79	2.82	2.94	66
Mutual funds and equity securities	0.49	0.28	75	1.09	0.32	87	0.74	0.29	81	0.92	0.35	82	1.15	0.40	84
Debt securities 1 year or less	4.49	8.89	44	8.46	8.69	59	5.96	7.78	55	13.02	10.55	70	16.26	11.86	72
Debt securities 1 to 5 years	17.59	20.02	51	4.55	17.05	24	19.43	18.25	57	4.86	17.03	27	1.97	17.94	14
Debt securities over 5 years	77.43	68.75	57	85.90	72.17	69	73.86	71.11	43	81.19	69.86	62	80.62	66.02	62
Pledged securities	27.75	30.80	50	49.80	33.87	71	43.81	32.26	67	45.81	35.67	65	53.80	30.57	84
Structured notes, fair value	0	0.15	40	0.29	0.03	91	0	0.11	40	0.31	0.02	92	0.07	0.03	88
Percent Change from Prior Like Quarter															
Short-term investments	-16.56	-31.70	67	95.57	51.37	75	75.47	27.98	79	145.24	183.32	55	2.38	26.69	43
Investment securities	75.65	21.19	92	14.59	33.34	32	32.13	31.36	57	38.91	23.62	76	4.50	11.75	45
Core deposits	81.46	9.58	97	17.36	16.88	61	18.82	16.94	67	27.54	26.88	60	11.43	11.23	64
Noncore funding	196.56	10.50	96	-9.80	-23.76	71	-7.61	-14.79	63	-0.65	-12.18	65	55.07	6.59	90

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	22,577,490	12,354,224	13,011,154	12,098,417	10,682,378
Commit: Secured commercial real estate loans	5,053,124	1,763,239	1,903,623	1,565,869	1,350,900
Commit: Unsecured real estate loans	11,465	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	2,586,172	2,358,374	2,433,456	2,305,542	2,125,211
Securities underwriting	0	0	0	0	0
Standby letters of credit	2,272,622	131,845	116,072	126,109	94,739
Commercial and similar letters of credit	8,714	493	576	3,710	4,862
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	416,535	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	379,183	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	32,376	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	384,158	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	82,669	199,202	168,736	267,931	146,929
Written options contracts (interest rate)	1,752,778	170,720	132,326	284,908	97,961
Purchased options contracts (interest rate)	1,716,663	0	0	0	0
Interest rate swaps	15,667,225	0	0	0	0
Futures and forward foreign exchange	177,133	4,790	6,815	1,335	288
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	20.97	24.48	45	22.39	22.45	58	22.31	22.78	56	24.22	22.01	62	26.82	23.52	67
Standby letters of credit	2.11	0.66	90	0.24	0.67	23	0.20	0.65	19	0.25	0.71	25	0.24	0.84	23
Commercial and similar letters of credit	0.01	0.02	63	0	0.02	46	0	0.02	47	0.01	0.02	58	0.01	0.02	62
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.39	0.26	72	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.35	0.18	78	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0.03	0.19	70	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.36	0.17	81	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	18.01	44.65	54	0.68	49.75	6	0.53	46.30	6	1.11	48.62	5	0.62	68.47	5
Interest rate contracts	17.85	32.11	57	0.67	35.96	7	0.52	32.46	6	1.11	34.36	6	0.61	47.31	6
Interest rate futures and forward contracts	0.08	3.60	42	0.36	5.17	53	0.29	3.25	53	0.54	6.21	44	0.37	10.67	44
Written options contracts (interest rate)	1.63	1.58	78	0.31	1.82	39	0.23	1.41	40	0.57	2.18	42	0.25	2.47	38
Purchased options contracts (interest rate)	1.59	1.48	77	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	14.55	21.90	55	0	20.67	4	0	20.49	4	0	20.83	3	0	28.86	3
Foreign exchange contracts	0.16	6.76	66	0.01	6.16	54	0.01	6.30	55	0	6.01	51	0	10.12	45
Futures and forward foreign exchange contracts	0.16	4.19	68	0.01	3.93	56	0.01	3.78	58	0	3.47	51	0	5.23	46
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	34.55	46.07	42	37.29	42.93	57	39.59	44.98	54	38.29	42.82	62	40.08	45.53	61

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	19,396,468	374,712	307,877	554,174	245,178
Interest rate contracts	19,219,335	369,922	301,062	552,839	244,890
Foreign exchange contracts	177,133	4,790	6,815	1,335	288
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	259,802	203,992	175,551	269,266	147,217
Written options	1,752,778	170,720	132,326	284,908	97,961
Exchange-traded	0	0	0	0	0
Over-the-counter	1,752,778	170,720	132,326	284,908	97,961
Purchased options	1,716,663	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	1,716,663	0	0	0	0
Swaps	15,667,225	0	0	0	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	19,396,468	374,712	307,877	554,174	245,178
Interest rate contracts	19,219,335	369,922	301,062	552,839	244,890
Foreign exchange contracts	177,133	4,790	6,815	1,335	288
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	18,248,009	203,992	175,551	269,266	147,217
One year or less	3,062,426	203,992	175,551	269,266	147,217
Over 1 year to 5 years	9,774,444	0	0	0	0
Over 5 years	5,411,139	0	0	0	0
Gross negative fair value (absolute value)	307,860	291	205	1,307	258
Gross positive fair value	80,626	5,757	3,425	9,568	1,994
Held for trading	0	0	0	0	0
Non-traded	80,626	5,757	3,425	9,568	1,994
Current credit exposure on risk-based capital derivative contracts	80,454	5,757	3,425	9,568	1,994
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name _____ City/State _____

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.09	93.66	38	98.72	94.09	37	97.79	94.17	32	99.76	94.10	49	99.88	93.44	58
Foreign exchange contracts	0.91	3.30	66	1.28	3.27	68	2.21	3.47	71	0.24	3.49	56	0.12	3.20	46
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	1.34	9.78	38	54.44	12.57	90	57.02	11.16	92	48.59	14.05	88	60.04	13.49	93
Exchange-traded	9.04	5.78	71	45.56	7.49	97	42.98	6.28	96	51.41	8.18	96	39.96	5.91	96
Over-the-counter	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options	9.04	5.46	73	45.56	7.20	97	42.98	5.96	96	51.41	7.73	97	39.96	5.10	96
Exchange-traded	8.85	3.69	80	0	3.44	19	0	3.27	20	0	3.42	19	0	4.42	18
Over-the-counter	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Swaps	8.85	3.17	83	0	3.04	21	0	2.87	21	0	2.86	21	0	3.35	18
Held for trading	80.77	74.97	44	0	71.23	3	0	74.26	3	0	68.76	3	0	69.75	2
Interest rate contracts															
Foreign exchange contracts	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Equity, commodity, and other contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts															
Equity, commodity, and other contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts															
Non-traded	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded															
Interest rate contracts	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Foreign exchange contracts	99.09	57.94	64	98.72	56.19	68	97.79	56.71	63	99.76	53.82	73	99.88	52.22	76
Equity, commodity, and other contracts	0.91	0.36	85	1.28	0.38	86	2.21	0.40	89	0.24	0.46	78	0.12	0.34	72
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Over 1 year to 5 years	94.08	93.09	33	54.44	91.87	8	57.02	92.53	9	48.59	91.48	6	60.04	93.86	8
Over 5 years	15.79	31.78	40	54.44	28.05	79	57.02	27.56	79	48.59	32.05	72	60.04	32.17	75
Gross negative fair value (absolute value)	50.39	24.76	83	0	26.03	5	0	27.01	5	0	27.06	3	0	30.45	4
Gross positive fair value	27.90	27.14	56	0	30.08	6	0	29.89	5	0	29.56	5	0	28.09	5
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.59	1.56	56	0.08	1.25	7	0.07	0.98	9	0.24	1.55	11	0.11	0.83	10
Gross positive fair value (X)	0.42	1.74	11	1.54	1.68	44	1.11	1.34	40	1.73	2.23	42	0.81	1.19	35
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.07	51	0	0.05	6	0	0.04	6	0	0.07	7	0	0.06	7
Gross positive fair value (X)	0.01	0.08	28	0	0.07	9	0	0.05	10	0	0.09	10	0	0.07	9
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.01	0.02	54	0	0.01	26	0	0.01	23	0	0.02	30	0	0.01	28
Current credit exposure (X)	0.01	0.04	38	0	0.05	17	0	0.04	17	0	0.06	17	0	0.05	13
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.09	0.54	37	0.02	0.63	17	0.01	0.46	17	0.03	0.85	18	0.01	0.73	13

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	178,493	224,314	224,314	225,141	223,712
Gross losses	333,171	16,091	35,422	45,105	43,027
Write-downs, transfers to loans held-for-sale	2,658	0	0	0	0
Recoveries	37,104	11,448	26,436	22,657	13,015
Net losses	296,067	4,643	8,986	22,448	30,012
Provision for loan and lease losses	436,910	-30,577	-36,835	58,352	31,441
Adjustments	530,972	0	0	-36,731	0
Ending balance	850,308	189,094	178,493	224,314	225,141
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.80	0.08	97	-0.12	-0.14	50	-0.07	-0.09	51	0.13	0.51	8	0.08	0.15	35
Provision for loan and lease losses / Average loans and leases	1.34	0.14	96	-0.18	-0.25	50	-0.11	-0.16	50	0.18	0.82	4	0.12	0.24	35
Provision for loan and lease losses / Net loan and lease losses	147.57	198.72	56	-658.56	77.32	11	-409.92	-105.48	18	259.94	487.86	37	104.76	130.58	40
Allowance for loan and lease losses / Total loans and leases not held for sale	1.26	1.17	64	0.58	1.39	7	0.55	1.23	9	0.68	1.58	8	0.78	0.83	46
Allowance for loan and lease losses / Total loans and leases	1.25	1.15	65	0.58	1.37	7	0.55	1.20	9	0.68	1.55	8	0.78	0.81	48
Allowance for loan and lease losses / Net loans and leases losses (X)	1.44	28.67	0	20.36	15.27	78	19.86	21.39	64	9.99	11.58	62	7.50	8.03	67
Allowance for loan and lease losses / Nonaccrual assets	165.36	413.77	18	100.87	318.67	9	148.37	364.13	15	117.15	299.17	14	185.01	218.72	60
ALLL / 90+ days past due + nonaccrual loans and leases	138.36	319.24	23	98.88	260.68	14	140.29	287.08	23	113.67	244.34	19	150.86	151.73	63
Gross loan and lease losses / Average loans and leases	1.02	0.16	95	0.10	0.22	28	0.11	0.19	38	0.14	0.34	31	0.16	0.28	37
Recoveries / Average loans and leases	0.11	0.07	76	0.07	0.08	53	0.08	0.08	56	0.07	0.07	58	0.05	0.08	40
Net losses / Average loans and leases	0.91	0.08	95	0.03	0.13	26	0.03	0.11	29	0.07	0.27	24	0.11	0.21	43
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	94	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	104.75	23.25	96	25.38	16.12	80	58.61	34.67	83	52.66	33.98	81	32.81	36.22	56
Earnings coverage of net loan and lease losses (X)	3.37	-9.51	25	77.39	4.52	86	73.98	39.72	77	30.12	22.91	74	20.77	24.40	61

Net Loan and Lease Losses By Type

Real estate loans	0.59	-0.01	99	-0.02	0.03	18	-0.02	0.02	17	0.01	0.04	31	0.01	0.01	54
Real estate loans secured by 1-4 family	1.71	-0.02	99	-0.04	-0.01	19	-0.04	-0.02	24	-0.01	0.01	31	0.03	0.01	70
Revolving	-0.52	-0.08	7	-0.09	-0.05	22	-0.09	-0.07	24	-0.02	0.01	30	0.06	0.02	69
Closed-end	2.06	-0.02	99	-0.03	-0.01	27	-0.03	-0.01	28	0	0	39	0.01	0	65
Commercial real estate loans	-0.01	0	20	-0.01	0.05	18	-0.02	0.04	9	0.01	0.07	35	0	0.01	50
Construction and land development	-0.02	-0.02	30	0	0	78	-0.08	0	10	-0.04	0	17	-0.01	-0.01	38
1-4 family	0	0	18	0	0	57	0.01	0	89	0	0	34	0	0	55
Other	-0.02	-0.01	26	0	-0.01	82	-0.09	0	7	-0.04	0	13	-0.01	-0.01	33
Multifamily	-0.04	0	4	0.07	0.01	90	0.46	0.01	98	0	0	84	0	0	56
Nonfarm nonresidential	-0.01	0	25	-0.01	0.07	15	-0.02	0.05	7	0.02	0.11	32	0	0.02	49
Owner-occupied	-0.01	0	17	0	0.01	61	0	0.01	20	0.01	0.02	58	0	0.01	31
Other	0	0	26	-0.01	0.06	13	-0.02	0.04	6	0.01	0.08	38	0	0.01	61
Real estate loans secured by farmland	-0.01	0	15	-0.01	-0.01	18	-0.01	0	18	-0.01	0.02	10	-0.01	0.01	13
Commercial and industrial loans	1.27	0.10	96	0.13	0.20	49	0.16	0.17	56	0.13	0.47	25	0.27	0.37	46
Loans to individuals	0.51	0.65	47	0.35	0.78	32	0.40	0.71	38	0.75	1.13	50	1	1.17	54
Credit card loans	1.27	1.99	24	1.17	2.18	25	1.13	1.84	23	2.38	2.92	34	3	3.11	43
Agricultural loans	0.09	0.01	87	0.09	0.03	84	-0.02	0.02	19	0.08	0.19	68	0.05	0.08	70
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	1.62	0.14	96	-0.05	0.08	6	-0.07	0.10	5	-0.06	0.15	3	0.03	0.15	46

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	267,918	75,638	68,501	126,320	165,859
90+ days past due loans and leases	100,667	3,776	6,925	5,862	27,548
Nonaccrual loans and leases	513,877	187,464	120,306	191,483	121,689
Total past due and nonaccrual loans and leases	882,462	266,878	195,732	323,665	315,096
Restructured					
Restructured 30-89 days past due	2,819	2,565	3,459	5,390	8,817
Restructured 90+ days past due	0	6	66	39	2,738
Restructured nonaccrual	49,685	58,174	47,331	50,404	41,378
Total restructured loans and leases	52,504	60,745	50,856	55,833	52,933
Loans Held for Sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	145,360	128,481	136,922	141,292	103,496
Other real estate owned	45,172	43,685	39,328	50,890	46,591
Other Assets					
30-89 days past due	4,904	0	0	0	0
90+ days past due	4,710	0	0	0	0
Nonaccrual	352	0	0	0	0
Total other assets past due and nonaccrual	9,966	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.40	0.32	69	0.23	0.27	58	0.21	0.32	40	0.38	0.39	59	0.57	0.43	76
90+ days past due loans and leases	0.15	0.09	78	0.01	0.10	41	0.02	0.10	48	0.02	0.12	41	0.10	0.15	61
Nonaccrual loans and leases	0.76	0.38	88	0.57	0.58	57	0.37	0.46	41	0.58	0.66	51	0.42	0.51	42
90+ days past due and nonaccrual loans and leases	0.91	0.53	83	0.58	0.73	49	0.39	0.62	34	0.60	0.85	37	0.52	0.71	39
Restructured															
30-89 days past due restructured	0	0.01	63	0.01	0.01	74	0.01	0.01	76	0.02	0.01	75	0.03	0.01	78
90+ days past due restructured	0	0	31	0	0	62	0	0	64	0	0.01	59	0.01	0.01	80
Nonaccrual restructured	0.07	0.09	55	0.18	0.12	71	0.15	0.10	71	0.15	0.13	65	0.14	0.14	60
30-89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.40	0.32	69	0.23	0.27	58	0.21	0.32	40	0.38	0.40	59	0.57	0.43	76
90+ days past due assets	0.16	0.10	79	0.01	0.10	40	0.02	0.10	48	0.02	0.12	40	0.10	0.15	60
Nonaccrual assets	0.76	0.39	87	0.57	0.59	57	0.37	0.47	41	0.58	0.67	50	0.42	0.53	42
30+ days past due and nonaccrual assets	1.32	0.88	78	0.81	1.04	46	0.60	0.97	32	0.98	1.29	45	1.09	1.19	57
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.58	0.32	82	0.35	0.43	47	0.22	0.36	29	0.40	0.52	40	0.37	0.44	49
90+ days past due and nonaccrual assets + other real estate owned	0.62	0.34	84	0.43	0.46	53	0.29	0.37	41	0.50	0.55	49	0.49	0.48	57
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.66	0.38	80	0.66	0.52	70	0.51	0.41	70	0.78	0.60	71	0.71	0.53	71
Allowance for loan and lease losses	83.17	57.44	78	191.55	67.93	90	168.12	62.64	90	173.46	66.66	92	125.85	115.41	67
Equity capital + allowance for loan and lease losses	6.15	3.52	82	7.76	4.43	86	6.10	3.60	83	8.74	4.97	86	7.43	4.28	81
Tier 1 capital + allowance for loan and lease losses	6.17	3.97	81	8.36	5.28	81	6.58	4.30	77	9.54	6.05	83	7.94	5.65	76
Loans and leases + other real estate owned	1.04	0.63	83	1.10	0.88	71	0.92	0.71	70	1.18	0.97	73	0.98	0.85	62

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.29	0.26	63	0.24	0.24	58	0.20	0.26	45	0.40	0.39	60	0.57	0.38	80
90+ days past due	0.17	0.11	81	0.01	0.12	45	0.02	0.12	58	0.02	0.16	49	0.10	0.16	65
Nonaccrual	0.70	0.45	76	0.66	0.65	58	0.40	0.52	45	0.74	0.76	60	0.49	0.46	60
Commercial and industrial															
30–89 days past due	0.45	0.28	78	0.12	0.17	47	0.14	0.24	46	0.18	0.23	53	0.42	0.31	73
90+ days past due	0.12	0.03	86	0.01	0.02	61	0.01	0.04	50	0.01	0.03	52	0.06	0.05	69
Nonaccrual	1.05	0.46	86	0.36	0.64	40	0.30	0.57	34	0.12	0.75	11	0.18	0.83	18
Individuals															
30–89 days past due	0.64	0.70	50	0.53	0.55	53	0.55	0.63	50	0.71	0.83	47	0.78	0.83	46
90+ days past due	0.06	0.07	66	0.05	0.07	62	0.05	0.09	57	0.07	0.14	51	0.12	0.17	61
Nonaccrual	0.22	0.18	74	0.20	0.18	61	0.20	0.17	64	0.22	0.28	58	0.17	0.17	58
Depository institution loans															
30–89 days past due	9.50	0.01	97		0			0.01			0			0	
90+ days past due	0.12	0	97		0			0			0			0	
Nonaccrual	0.59	0.01	95		0			0			0			0	
Agricultural															
30–89 days past due	0.33	0.10	85	0.12	0.16	67	0.10	0.07	72	0.06	0.17	63	0.34	0.24	71
90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual	0.19	0.36	64	0.21	0.69	60	0.12	0.70	61	0.24	0.49	60	0.49	0.67	66
Foreign governments															
30–89 days past due		0			0.01			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.18			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0.80	0.11	93	0.16	0.11	72	0.09	0.12	64	0.61	0.18	86	0.75	0.20	89
90+ days past due	0.11	0.01	95	0	0.01	76	0	0.01	34	0	0.01	33	0.03	0.01	85
Nonaccrual	0.48	0.07	90	0.49	0.13	87	0.32	0.09	86	0.40	0.15	81	0.15	0.13	71

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.56	0.39	76	0.34	0.35	61	0.33	0.46	44	0.81	0.65	73	1.08	0.67	82
	90+ days past due	0.07	0.22	64	0	0.27	37	0	0.24	36	0	0.33	33	0.16	0.31	71
	Nonaccrual	0.69	0.61	68	1.28	0.82	79	0.93	0.71	75	1.47	0.89	80	0.86	0.73	67
Revolving	30-89 days past due	0.45	0.26	77	0.40	0.29	71	0.33	0.28	60	0.65	0.48	69	0.48	0.45	53
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0.08	0.05	78
	Nonaccrual	1.02	1.15	70	1.25	1.05	75	1	1.18	70	1.23	1.13	69	0.95	1	67
Closed-end	30-89 days past due	0.58	0.42	75	0.32	0.36	58	0.33	0.49	46	0.86	0.65	74	1.34	0.70	85
	90+ days past due	0.08	0.25	66	0	0.29	37	0	0.26	37	0	0.38	34	0.20	0.35	71
	Nonaccrual	0.64	0.60	65	1.29	0.77	83	0.91	0.67	71	1.56	0.87	82	0.82	0.70	63
Junior lien	30-89 days past due	0.02	0.01	87	0.02	0.01	76	0.01	0.01	42	0.03	0.02	78	0.07	0.02	88
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0.02	0	93
	Nonaccrual	0.06	0.02	83	0.20	0.04	93	0.14	0.03	92	0.22	0.04	96	0.05	0.04	61
Commercial real estate	30-89 days past due	0.15	0.16	61	0.19	0.14	68	0.14	0.15	63	0.20	0.26	57	0.30	0.18	79
	90+ days past due	0.23	0.01	97	0.01	0.01	71	0.03	0.01	89	0.03	0.02	78	0.07	0.03	75
	Nonaccrual	0.71	0.32	86	0.36	0.52	45	0.16	0.38	28	0.38	0.62	42	0.29	0.23	69
Construction and development	30-89 days past due	0.04	0.22	46	0.16	0.12	75	0.07	0.17	59	0.19	0.28	57	0.51	0.28	75
	90+ days past due	1.69	0.01	99	0.05	0.01	92	0	0.01	38	0	0.01	35	0.12	0.02	92
	Nonaccrual	0.65	0.16	88	0.46	0.36	76	0.23	0.20	74	0.51	0.41	76	0.51	0.20	86
1-4 family	30-89 days past due	0	0.02	59	0	0.02	33	0	0.02	30	0.03	0.03	70	0.06	0.06	67
	90+ days past due	1.10	0	99	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0.17	0.02	94
Other	30-89 days past due	0.04	0.17	61	0.16	0.07	82	0.07	0.13	71	0.16	0.22	64	0.45	0.20	79
	90+ days past due	0.59	0.01	97	0.05	0	94	0	0	41	0	0	40	0.12	0.01	95
	Nonaccrual	0.65	0.13	89	0.46	0.29	78	0.23	0.16	78	0.51	0.35	78	0.35	0.17	85
Multifamily	30-89 days past due	0.11	0.04	82	1.06	0.06	94	0.12	0.07	75	0.11	0.09	72	0.32	0.08	88
	90+ days past due	0.02	0	92	0	0	44	0	0	46	0.05	0	95	0.25	0	96
	Nonaccrual	0.19	0.07	83	0.32	0.14	81	0.51	0.17	82	0.13	0.11	69	0.20	0.05	87
Nonfarm non-residential	30-89 days past due	0.17	0.13	68	0.18	0.14	67	0.15	0.13	70	0.21	0.23	59	0.27	0.14	80
	90+ days past due	0.03	0.01	84	0.01	0.01	71	0.04	0.01	90	0.03	0.02	79	0.06	0.03	76
	Nonaccrual	0.77	0.39	82	0.35	0.66	37	0.15	0.45	22	0.37	0.80	32	0.27	0.28	56
Owner Occupied	30-89 days past due	0.08	0.04	79	0.14	0.04	86	0.13	0.04	87	0.10	0.07	69	0.20	0.07	91
	90+ days past due	0.02	0	87	0	0	81	0.04	0	93	0.03	0	89	0.05	0.01	85
	Nonaccrual	0.20	0.14	68	0.25	0.25	58	0.11	0.17	42	0.29	0.27	56	0.21	0.16	64
Other	30-89 days past due	0.08	0.08	66	0.04	0.09	52	0.02	0.08	53	0.11	0.14	59	0.07	0.07	65
	90+ days past due	0.01	0	84	0.01	0.01	78	0	0	77	0	0.01	68	0.01	0.01	70
	Nonaccrual	0.57	0.21	84	0.10	0.40	32	0.03	0.23	28	0.09	0.44	28	0.06	0.10	51
Farmland	30-89 days past due	0.22	0.11	78	0.07	0.11	67	0.26	0.10	81	0.15	0.11	75	0.11	0.23	58
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	85
	Nonaccrual	0.02	0.63	45	0.02	1.10	42	0.02	0.69	46	0.02	1.13	39	0	0.84	39
Credit card	30-89 days past due	0.98	1.02	60	0.86	0.63	71	0.85	0.81	52	1.06	0.95	56	1.25	1.19	50
	90+ days past due	0.44	0.44	48	0.33	0.39	52	0.34	0.45	43	0.41	0.63	37	0.65	0.78	40
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	5,361,543	9,816	9,816	9,816	54,710
Retained earnings	4,864,534	4,148,857	4,377,712	3,867,252	3,658,197
Accumulated other comprehensive income (AOCI)	-465,464	-22,120	9,776	12,263	-126,723
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	9,760,613	4,136,553	4,397,304	3,889,331	3,586,184
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	491,814	355,189	347,014	360,919	368,603
Accumulated other comprehensive income-related adjustments	-465,463	-22,120	9,775	12,263	-126,724
Other deductions from common equity tier 1 capital	10,135	0	0	0	0
Subtotal:	9,724,127	3,803,484	4,040,515	3,516,149	3,344,305
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	9,724,127	3,803,484	4,040,515	3,516,149	3,344,305
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	880,849	339,937	339,937	339,937	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	880,849	339,937	339,937	339,937	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	880,849	339,937	339,937	339,937	0
Tier 1 Capital	10,604,976	4,143,421	4,380,452	3,856,086	3,344,305
Tier 2 Capital					
Tier 2 capital instruments and related surplus	1,057,635	498,500	478,500	504,500	161,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	732,890	191,580	182,734	216,626	226,196
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	1,790,525	690,080	661,234	721,126	387,196
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	1,790,525	690,080	661,234	721,126	387,196
Exited advanced approach tier 2 capital					
Total capital	12,395,501	4,833,501	5,041,686	4,577,212	3,731,501
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	108,172,213	54,348,453	58,096,551	49,448,146	38,318,696
Less: Deductions from common equity tier 1 capital	501,949	355,189	347,014	360,919	368,603
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	107,670,264	53,993,264	57,749,537	49,087,227	37,950,093
Total risk-weighted assets	85,701,324	34,150,298	35,133,847	33,144,151	30,798,479
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	11.35	11.85	47	11.14	12.66	27	11.50	12.37	38	10.61	12.35	26	10.86	12.11	29
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	12.37	12.53	53	12.13	13.44	30	12.47	13.11	42	11.63	13.08	26	10.86	12.78	20
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.46	14.37	61	14.15	15.42	30	14.35	14.91	48	13.81	15.23	27	12.12	14.36	10
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.85	9.08	75	7.67	9.11	13	7.59	8.98	16	7.86	9.13	12	8.81	9.76	26
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	23,295	0	0	0	0		
Total property and casualty assets	23,295	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	16,767	0	0	0	0		
Total property and casualty equity	16,767	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	7,580	0	0	0	0		
Total property and casualty	7,580	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	1,167	0	0	0	0		
Unearned premiums (P/C)	57	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	23,829	8,687	17,401	16,512	14,429	174.31	260.72
Other insurance activities income	10,877	8,687	17,401	16,512	14,429	25.21	64.65
Insurance and reinsurance underwriting income	12,952	0	0	0	0		
Premiums	12,952	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	12,952	0	0	0	0		
Insurance benefits, losses, expenses	3,329	0	0	0	0		
Net assets of insurance underwriting subsidiaries	21,999	0	0	0	0		
Life insurance assets	1,408,642	115,489	115,991	114,259	113,423	1119.72	5151.23

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.02	0	90	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	51.63	77		52.30			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	48.37	22		47.70			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.87	0.36	81	0.87	0.37	81	0.86	0.36	81	0.86	0.41	79	0.78	0.47	77
Premium income / Insurance activities revenue	54.35	3.08	93	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income	0	34.56	33		30.92			32.99			38.23			34.91	
Other premium income / Total premium income	100	65.44	66		69.08			67.01			61.77			65.09	
<hr/>															
Insurance underwriting net income / Consolidated net income	1.44	0.02	96	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	90.42	18.14	94		21.10			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums	25.70	3,806.36	27		-395.05			927.51			447.82			233.61	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47		0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.02	0	95	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.30	12.13	48	2.67	11.54	19	2.54	12	16	2.80	11.03	21	3.18	11.51	22
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		14,850			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.01	0.53	76	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	430,308	12,012	14,364	5,031	7,150
Real estate loans	26,363	12,012	14,364	5,031	7,150
Commercial and industrial loans	348,482	0	0	0	0
Loans to depository institutions and other banks acceptances	662	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	1	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	54,800	0	0	0	0
Debt securities	294,278	0	0	0	0
Interest-bearing bank balances	110,843	0	0	0	0
Total selected foreign assets	835,429	12,012	14,364	5,031	7,150
Total foreign deposits	189	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	189	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	3,482.32	11.61	98	91	-1.19	97	185.51	6.83	94	-29.64	-2.40	15	64.97	22.48	87
Total selected assets	6,854.95	18.50	98	91	3.19	94	185.51	9.48	93	-29.64	2.04	15	64.97	12.40	89
Deposits		-4.80			9.07			0.73			3.46			10.36	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.13	0.05	0.06	0.06	0.06

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	30,000	97,581	173,104	229,692	149,842	-69.26	
Dividends	30,000	97,576	173,091	229,685	149,819	-69.25	
Interest	0	5	13	7	23	-100.00	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	35	33	66	91	140	6.06	
Dividends	0	0	0	0	0		
Interest	35	33	66	91	140	6.06	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	30,035	97,614	173,170	229,783	149,982	-69.23	
Securities gains (losses)	0	0	0	0	20		-100.00
Other operating income	1,380	892	1,999	4,428	1,400	54.71	217.97
Total operating income	31,415	98,506	175,169	234,211	151,402	-68.11	1827.30
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	6,816	6,805	13,565	12,062	1,400	0.16	1036.00
Other expenses	7,786	6,308	14,289	17,922	15,283	23.43	47.63
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	14,602	13,113	27,854	29,984	16,683	11.36	148.59
Income (loss) before taxes	13,350	113,058	181,396	233,622	155,344	-88.19	
Applicable income taxes (credit)	-3,839	3,687	2,089	879	892		
Extraordinary items							
Income before undistributed income of subsidiaries	17,189	109,371	179,307	232,743	154,452	-84.28	
Equity in undistributed income of subsidiaries	508,895	190,733	368,152	258,980	302,919	166.81	148.42
Bank subsidiaries	506,949	190,736	368,155	259,295	302,903	165.79	147.79
Nonbank subsidiaries	1,946	-3	-3	-315	16		634.34
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	526,084	300,104	547,459	491,723	457,371	75.30	160.08
Memoranda							
Bank net income	536,949	288,312	541,246	488,980	452,722	86.24	162.46
Nonbank net income	1,946	-3	-3	-315	16		634.34
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change		
									1-Year	5-Year	
Assets											
Investment in bank subsidiaries	10,920,715	97.48	4,779,434	94.05	4,987,350	93.93	4,622,461	3,763,947	128.49	245.52	
Common and preferred stock	10,920,715	97.48	4,778,033	94.03	4,987,350	93.93	4,621,675	3,763,947	128.56	245.58	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	0	0	1,401	0.03	0	0	786	0	-100.00	-100.00	
Investment in nonbank subsidiaries	48,492	0.43	3,238	0.06	3,238	0.06	3,242	3,556	1397.59	17.68	
Common and preferred stock	48,491	0.43	3,237	0.06	3,237	0.06	3,241	3,555	1398.02	17.68	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	1	0	1	0	1	0	1	1	0.00		
Other receivables	0	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0			
Securities	93,892	0.84	119,544	2.35	97,528	1.84	93,690	85,348	-21.46	-20.42	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	88,047	0.79	131,886	2.60	173,662	3.27	49,658	4,514	-33.24	568.80	
Cash and due from unrelated depository institution	6,848	0.06	3,298	0.06	5,773	0.11	1,665	2,606	107.64	101.47	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0			
Intangible assets	41,240	0.37	41,240	0.81	41,240	0.78	41,240	41,240	0.00	0.00	
Other assets	3,961	0.04	3,015	0.06	633	0.01	7,351	3,923	31.38	122.40	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	11,203,195	100.00	5,081,655	100.00	5,309,424	100.00	4,819,307	3,905,134	120.46	231.51	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	60,675	0.54	0	0	67,825	1.28	0	40,277			
Borrowings with maturity over 1 year	0	0	74,975	1.48	0	0	82,125	96,425	-100.00		
Subordinated notes and debentures	347,772	3.10	346,956	6.83	347,371	6.54	346,541	0	0.24	2218.48	
Other liabilities	7,240	0.06	11,337	0.22	8,190	0.15	9,539	9,858	-36.14	-53.24	
Balance due to subsidiaries and related institutions	146,046	1.30	171,897	3.38	148,797	2.80	151,834	172,390	-15.04	33.87	
Total liabilities	561,733	5.01	605,165	11.91	572,183	10.78	590,039	318,950	-7.18	302.45	
Equity Capital	10,641,462	94.99	4,476,490	88.09	4,737,241	89.22	4,229,268	3,586,184	137.72	228.46	
Perpetual preferred stock (income surplus)	880,849	7.86	339,937	6.69	339,937	6.40	339,937	0	159.12		
Common stock	16,002	0.14	9,816	0.19	9,816	0.18	9,816	10,629	63.02	33.24	
Common surplus	5,345,541	47.71	0	0	0	0	0	44,081		711.26	
Retained earnings	4,864,535	43.42	4,148,857	81.64	4,377,712	82.45	3,867,252	3,658,197	17.25	82.07	
Accumulated other comprehensive income	-465,465	-4.15	-22,120	-0.44	9,776	0.18	12,263	-126,723			
Other equity capital components	0	0	0	0	0	0	0	0			
Total liabilities and equity capital	11,203,195	100.00	5,081,655	100.00	5,309,424	100.00	4,819,307	3,905,134	120.46	231.51	
Memoranda											
Loans and advances from bank subsidiaries	40,000	0.36	66,000	1.30	40,000	0.75	46,000	65,000	-39.39		
Loans and advances from nonbank subsidiaries	106,001	0.95	105,875	2.08	105,942	2	105,809	105,677	0.12	-1.31	
Notes payable to subsidiaries that issued TPS	106,001	0.95	105,875	2.08	105,942	2	105,809	105,677	0.12	-1.31	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	40,000	0.36	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0			

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	10.03	10.52	53	13.84	12.64	64	12.27	11.94	60	12.44	7.29	88	12.88	9.68	84
Bank net income / Average equity investment in banks.....	12.06	11.07	62	12.27	12.37	56	11.29	11.80	51	11.41	7.45	80	12.81	10.51	77
Nonbank net income / Average equity investment in nonbanks.....	11.82	10.05	63	-0.19	13.40	10	-0.09	13.12	10	-9.53	9.75	3	0.08	7.89	21
Subsidiary HCs net income / Average equity investment in sub HCs.....		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income.....	102.07	98.83	44	96.07	96.24	25	98.87	96.79	31	99.44	88.16	29	98.98	82.22	32
Nonbank net income / Parent net income.....	0.37	2.55	48		3.10			3.40			3.59		0	5.93	21
Subsidiary holding companies' net income / Parent net income.....		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital.....	5.28	17.48	25	13.52	16.87	51	12.08	16.81	49	13.95	20.06	51	8.89	20.43	39
Total debt / Equity capital.....	3.84	12.15	32	9.43	11.60	53	8.76	11.71	52	10.14	14.41	55	3.81	14.31	34
Total debt + notes payable to subs that issued TPS / Equity capital.....	4.83	14.28	26	11.79	13.82	50	11	13.63	48	12.64	16.67	51	6.76	16.36	34
Total debt + Loans guaranteed for affiliate / Equity capital.....	3.84	12.21	32	9.43	11.69	53	8.76	11.77	51	10.14	14.68	54	3.81	14.56	34
Total debt / Equity capital – excess over fair value.....	3.84	12.27	32	9.43	11.71	53	8.76	11.81	52	10.14	14.52	55	3.81	14.51	34
Long-term debt / Equity capital.....	3.27	11.61	33	9.43	11.05	53	7.33	10.95	50	10.14	13.56	55	2.69	13.04	34
Short-term debt / Equity capital.....	0.57	0.43	81	0	0.48	41	1.43	0.57	81	0	0.77	38	1.12	1.02	80
Current portion of long-term debt / Equity capital.....	0.38	0.07	91	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital.....	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt.....	9.28	39.62	25	34.78	39.10	42	31.25	39.86	37	34.62	34.67	50	18.31	28.44	40
Double Leverage															
Equity investment in subs / Equity capital.....	103.08	103.92	52	106.81	103.07	72	105.35	103.22	67	109.35	102.81	84	105.06	103.22	60
Total investment in subs / Equity capital.....	103.08	109.01	39	106.84	108.26	62	105.35	108.40	54	109.37	110.16	70	105.06	111.07	46
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	0.31	0.41	53	0.51	0.25	68	0.46	0.29	67	0.80	0.47	68	0.40	0.36	56
Equity investment in subs – equity cap / Net income-div (X).....	0.34	1.23	26	0.54	0.83	45	0.50	1.05	40	0.86	1.82	34	0.41	1.22	26
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	65.34	126.15	26	299.95	138.64	91	266.88	152.85	87	384.19	136.59	96	437.43	177.68	93
Cash from ops + noncash items + op expense / Op expense + dividend.....	55.26	116.54	29	292.76	130.64	90	264.93	154.48	86	381.45	147.24	95	422.97	190.27	91
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	-60.22	92.87	8	293.34	103.17	89	259.76	98.54	96	159.19	134.08	73	98.82	116.34	28
Pretax operating income + interest expense / Interest expense.....	295.86	1,457.38	26	1,761.40	1,479.01	69	1,437.24	1,835.33	53	2,036.84	2,016.32	75	11,196	1,968.54	94
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	263.68	1,417.74	25	1,516.06	1,667.11	63	1,241	1,770.77	51	1,635.17	1,539.23	75	2,602.32	1,632.83	78
Dividends + interest from subsidiaries / Interest expense + dividends.....	65.05	140.52	25	385.77	153.06	92	342.48	174.12	89	536.73	150.43	95	784.22	210.80	96
Fees + other income from subsidiaries / Salary + other expenses.....	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X).....	8.18	28.68	18	32.37	41.77	66	29.52	47.61	65	34.97	35.64	74		57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	0.29	3.32	36	-2.77	3.64	6	-3.31	3.44	7	-2.66	3.85	8	-5.17	2.64	7
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....		0.36			0.21			0.17			0.10			0.04	
Nonaccrual.....		0.76			0.96			0.92			1.03			0.54	
Total.....		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0.04	1.69	42	0	1.79	31	0	1.76	33	0	2.66	28	0	5.62	26
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	228.94	82.17	90	16.91	78.46	12	20.63	66.37	13	13.21	81.10	6	11.48	57.84	6
Dividends declared / Net income	7.48	34	11	6.16	25.30	15	6.76	28.27	12	6.25	42.29	12	3.88	33.08	10
Net income – dividends / Average equity.....	9.28	7.04	74	12.99	9.64	77	11.44	8.62	76	11.66	4.14	92	12.38	6.46	93
Percent of Dividends Paid															
Dividends from bank subsidiaries	76.23	128.25	34	527.47	139.49	91	467.83	155.92	91	746.94	132.17	97	845.24	178.13	95
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	76.23	168.66	26	527.47	193.08	90	467.83	203.53	87	746.94	174.85	97	845.24	260.40	92
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	5.59	43.08	22	33.84	36.56	47	31.98	45.96	32	46.97	60.28	39	33.09	66.55	22
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	51	0	0.11	54	0	0.36	42	0.01	0.54	42
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	5.59	46.71	19	33.85	38.35	45	31.98	51.33	30	46.97	62.88	38	33.10	69.36	20
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	45.98	15	0	54.17	0	0	62.63	0	0	56.39	0	0	82.95	12
Interest income from nonbank subsidiaries.....	1.80	2.85	74	0	2.35	0	0	2.44	0	0	7.38	0	875	20.25	98
Management and service fees from nonbank subsidiaries	0	0.54	41	0	0.63	0	0	0.37	0	0	0.86	0	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	0	0	0.07	0	0	0.16	0	0	1.06	43
Operating income from nonbank subsidiaries	1.80	54.49	28	0	76.16	0	0	87.22	0	0	79.84	0	875	150.41	94
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	87.73	0	0	31	0	0	38.10	0	0	43.51	0	0	61.23	0
Interest income from subsidiary holding companies.....	0	13.26	0	0	5.39	0	0	5.26	0	0	8.40	0	0	6.54	0
Management and service fees from subsidiary holding companies.....	0	0.33	0	0	0.37	0	0	0.73	0	0	0.44	0	0	0.36	0
Other income from subsidiary holding companies.....	0	-3.08	0	0	-0.43	0	0	-0.40	0	0	0.01	0	0	0.29	0
Operating income from subsidiary holding companies.....	0	98.24	0	0	39.64	0	0	58.37	0	0	55.20	0	0	76.49	0
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	95.50	65.33	53	99.06	67.82	73	98.81	74.16	64	98.07	69.76	68	98.95	67.32	74
Interest income from bank subsidiaries.....	0	0.78	25	0.01	0.39	49	0.01	0.23	52	0	0.63	40	0.02	0.80	41
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	95.50	75.26	40	99.06	81.78	58	98.82	83.13	55	98.07	82.20	53	98.97	78.80	62
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0.11	0.24	81	0.03	0.35	78	0.04	0.18	78	0.04	0.73	73	0.09	1.19	68
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.11	5.58	56	0.03	6.48	39	0.04	4.67	34	0.04	4.70	37	0.09	7.29	32
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....	240.63	189.04	71	0	135.34	0	215.17	158.10	71	0	135.13	0	423.76	83.37	94
Loans and advances from subsidiaries / Total debt	35.75	28.16	63	40.74	28.31	68	35.15	26.38	67	35.41	27.08	66	124.85	28.33	93